



Public Advocate for the City of New York

Get More for Your Money:

**Public Advocate Betsy Gotbaum
and the Community Service Society's**

Guide to Banking in New York City

Appendix

April 2008

Visit us on the web at www.pubadvocate.nyc.gov or call us at 212-669-7200.

Office of the New York City Public Advocate

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Regular Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	ATM Card Activity Fee	Non-Bank ATM Fee	Notes
Amalgamated Bank	Standard Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	
Apple Bank For Savings	ExtraValue Checking	\$1,500.00	N	\$8.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.75	
Astoria Federal Savings And Loan Association	Easy Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	
Astoria Federal Savings And Loan Association	Express Checking	\$1,000.00	N	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	
Banco Popular North America	Totally Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Bank of America	MyAccess Checking	\$0.00	N	\$0.00	\$5.00	\$0.00	\$0.00	\$0.00	\$2.00	If you don't want to pay a fee every month, you have to make one direct deposit into your account each month.
Bank of America	Regular Checking	\$750.00	N	\$12.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	If you use direct deposit, the fee is \$10 instead of \$12.
Berkshire Bank, The	Regular Checking	\$0.00	Y	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	

Regular Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	ATM Card Activity Fee	Non-Bank ATM Fee	Notes
Bethex*	Personal Checking	\$100.00	N	\$0.00	\$5.00	\$0.00	\$0.00	\$0.00	\$1.25	You must keep \$100 in your account every month. To order checks you must keep at least \$115 in your account.
Brooklyn Cooperative FCU*	Checking	\$100.00	N	\$0.00	\$5.00	\$0.00	\$0.00	\$1.00	\$1.00	
Capital One Bank	Select Personal Checking	\$0.00	N	\$0.00	\$6.00	\$0.00	\$0.00	\$0.00	\$2.00	If you use direct deposit, you don't have to pay the \$6.00 fee every month.
Capital One Bank	Completely Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	
Carver Federal Savings Bank	Regular Checking	\$750.00	N	\$9.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	
Cathay Bank	Personal Checking	\$1,000.00	N	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	
Chinatrust Bank U.S.A	Personal Checking Account	\$500.00	N	\$10.00	\$0.00	\$0.25	\$500.00	\$0.25	\$0.00	
Citibank	Citibank EZ Checking	\$1,500.00	Y	\$9.50	\$0.00	\$1.00	\$1,500.00	\$0.00	\$1.50	If you can't keep \$1,500 in your account each month but you use direct deposit or pay 2 bills a month by phone or online, you don't have to pay the fee.
Citibank	Citibank Access Account	\$0.00	N	\$0.00	\$3.00	\$0.00	\$0.00	\$0.00	\$1.50	You don't have to pay the monthly fee, just make one direct deposit into your account each month.

Regular Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	ATM Card Activity Fee	Non-Bank ATM Fee	Notes
Citibank	The Citibank Account	\$6,000.00	Y	\$9.50	\$0.00	\$0.50	\$6,000.00	\$0.00	\$1.50	You can earn interest with this account.
Commerce Bank	YES	\$100.00	N	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	The bank gives you one year to save \$100 dollars before they charge you a fee.
Cross County Federal Savings Bank	Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.75	
Dime Svgs. Bank Of Williamsburgh, The	Perfectly Free	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	
Dime Svgs. Bank Of Williamsburgh, The	Regular Checking	\$2,000.00	Y	\$12.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	
Emigrant Savings Bank	Regular Checking	\$2,500.00	N	\$9.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	
First American International Bank	Combo Checking	\$400.00	Y	\$8.00	\$0.00	\$0.35	\$400.00	\$0.00	\$1.00 - \$2.00	

Regular Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	ATM Card Activity Fee	Non-Bank ATM Fee	Notes
First Central Savings Bank	Personal Checking	\$500.00	N	\$10.00	\$0.00	\$0.00	\$0.00	\$1.00	\$1.00	If you check your account at an ATM the bank charges you \$0.25. If you take out money with your ATM card they charge you \$1.00.
Flushing Savings Bank, FSB	Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	\$1.50	You are charged \$1.50 for using your ATM card like a debit card to buy something. If use it like a credit card then you don't have to pay.
HSBC Bank USA	Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	
Hudson Valley Bank	Personal Checking	\$2,500.00	N	\$12.00	\$0.00	\$0.35	\$2,500.00	\$0.75	\$1.50	
Jpmorgan Chase Bank	Chase Free Checking	\$0.00	N	\$0.00	\$6.00	\$0.00	\$0.00	\$0.00	\$1.50	If you use direct deposit, you don't have to pay a fee each month.
Jpmorgan Chase Bank	Chase Better Banking	\$1,500.00	N	\$12.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00	You can earn interest if you keep more than \$2,500 in your account.
Lower East Side Peoples FCU*	Personal Share Draft (checking) Account	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.75	You can check your account at an ATM 6 times for free each month. Each extra time you check your account the bank charges you \$0.75.

Regular Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	ATM Card Activity Fee	Non-Bank ATM Fee	Notes
Manufacturers And Traders Trust Company	Totally free checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.75	
Manufacturers And Traders Trust Company (M&T Bank)	Direct Checking	\$1,500.00	Y	\$5.95	\$0.00	\$0.00	\$0.00	\$0.00	\$1.75	If you use direct deposit you don't have to pay the \$5.95 fee.
Marathon National Bank Of New York	Regular Checking	\$500.00	N	\$5.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	
Marathon National Bank Of New York	Personal Best Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	
Maspeth Federal Savings And Loan Association	Personal Demand Account	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Melrose Credit Union*	E-Z Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	
Montauk CU*	Basic Checking Account	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	\$1.50	You are charged \$1.50 for using your ATM card like a debit card to buy something. If you use it like a credit card then you don't have to pay.
Nara Bank	EFT Checking	\$0.00	N	\$0.00	\$3.00	\$0.50	No fee for the first 12 checks.	\$0.00	\$0.00	

Regular Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	ATM Card Activity Fee	Non-Bank ATM Fee	Notes
Neighborhood Trust*	Checking/Draft Account	\$1,500.00	Y	\$5.00	\$0.00	\$0.00	\$0.00	\$1.00	\$0.00	You can use your ATM card for free 4 times a month, each extra time you use it there is a \$1.00 fee. You have to open a savings account to have a checking account.
New York Community Bank	Absolutely Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	This bank is a part of New York Community Bancorp, Inc.
NYNB Bank	Regular Checking	\$1,000.00	N	\$12.00	\$0.00	\$0.35	\$1,000.00	\$0.25	\$1.50	The monthly fee changes depending on how much money you keep in your account. For example, the bank charges \$5 if keep 750-\$999 in your account; \$10 if you keep \$200 to \$749 in your account; and \$12 if you keep less than \$200 in your account.
NYNB Bank	Twin checking	\$3,000.00	Y	\$10.00	\$0.00	\$0.00	\$0.00	\$0.25	\$1.50	You are charged \$0.25 for using your ATM card as a debit card to buy something. If you use it like a credit card then you don't have to pay.
Ponce De Leon Federal Bank	Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	
Ridgewood Savings Bank	Free Checking	\$2,500.00	Y	\$3.00	\$3.00	\$0.00	\$0.00	\$0.00	\$1.00	If you use direct deposit, you don't have to pay the \$3.00 fee.

Regular Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	ATM Card Activity Fee	Non-Bank ATM Fee	Notes
Signature Bank	Signature Personal Checking	\$4,000.00	N	\$20.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Signature Bank	Monogram Personal Checking	\$5,000.00	Y	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Sovereign Bank	Free Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.50	
Sterling National Bank	Sterling Silver Checking	\$2,500.00	N	\$10.50	\$0.00	\$0.50	\$2,500.00	\$0.00	\$0.00	This bank is part of Sterling Bancorp.
United Commercial Bank	Signature Checking	\$1,500.00	N	\$12.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Valley National Bank	Convenience Checking	\$700.00	N	\$7.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	
Victory State Bank	Personal Checking Account	\$500.00	N	\$8.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Wachovia Bank	Crown Access Banking	\$1,500.00	N	\$15.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.00 (2 free)	
Washington Mutual Bank	Personal Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	

*These credit unions make you open a savings account to join. There may be fees for opening a savings account (see savings account appendix).

Interest Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Monthly Balance Based on Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	Annual Percentage Yield	Minimum Balance to Earn Interest	Notes
Amalgamated Bank	Now Personal Checking	\$500.00	N	\$5.00	\$0.00	\$0.00	N/A	0.60%	\$500.00	
Apple Bank For Savings	Gold Value Now Checking	\$2,500.00	N	N/A	\$10.00	\$0.00	N/A	0.05%	\$2,500.00	
Astoria Federal Savings And Loan Association	Ultra Checking	\$2,500.00	N	\$10.00	\$0.00	\$0.00	N/A	0.1%	\$2,500.00	
Banco Popular North America*	E-Z Free Interest Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	N/A	0.39%	\$0.00	To keep this account you must use direct deposit. Otherwise, this account will turn into a free checking account.
Berkshire Bank, The	Now Interest Checking	\$750.00	N	\$7.00	\$0.00	\$0.00	N/A	0.10%	\$750.00	
Capital One Bank	Personal Checking with Interest	\$4,000.00	N	\$10.00	\$0.00	\$0.35	50 checks per month	0.20%	\$2,500 (combined)	
Carver Federal Savings Bank	NOW Interest Checking	\$2,500.00	N	\$10.00	\$0.00	\$0.00	N/A	0.20%	\$1.00	
Chinatrust Bank U.S.A.	Plus Checking Account	\$1,000.00	N	\$13.00	\$0.00	\$0.25	\$1,000.00	0.10%	\$1,000.00	
Commerce Bank	Interest Checking	\$1,000.00	Y	\$12.00	\$0.00	\$0.00	N/A	0.15%	\$1,000.00	
Dime Svgs. Bank Of Williamsburgh, The	Interest Checking	\$5,000.00	N	\$12.00	\$0.00	\$0.00	N/A	1.01%	none	

Interest Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Monthly Balance Based on Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	Annual Percentage Yield	Minimum Balance to Earn Interest	Notes
Emigrant Savings Bank	NOW Checking	\$2,500.00	N	\$9.00	\$0.00	\$0.00	N/A	0.30%	\$2,500.00	
First American International Bank	NOW Checking	\$1,000.00	Y	\$8.00	\$0.00	\$0.35	N/A	0.25%	no	
First Central Savings Bank	NOW Checking	\$500.00	N	\$5.00	\$0.00	\$0.00	N/A	0.50%	\$500.00	
Flushing Savings Bank, FSB	BestRate Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	N/A	3.30% (with direct deposit) 2.75% (without direct deposit)	\$0 with Direct Deposit, \$5,000 without	
HSBC Bank USA	Interest Checking	\$3,000.00	Y	\$12.00	\$0.00	\$0.00	N/A	0.05%	\$5.00	If you use direct deposit you don't have to pay a fee every month. The fees may be different if you open this account at a branch and not online.
Hudson Valley Bank	Personal Checking with Interest	\$5,000.00	N	\$15.00	\$0.00	\$0.00	N/A	0.10%	\$5,000.00	
Jpmorgan Chase Bank, National Association	Chase Better Banking	\$1,500.00	N	\$12.00	\$0.00	\$0.00	N/A	0.05%	\$2,500.00	
Manufacturers And Traders Trust Company	M&T Premium Interest	\$2,500.00	N	\$10.00	\$0.00	\$0.00	N/A	0.28%(First year) 0.05% (Second year)	none	
Manufacturers And Traders Trust Company	M&T Select Checking	\$5,000.00	N	\$14.00	\$0.00	\$0.00	N/A	0.05%	none	

Interest Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Monthly Balance Based on Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	Annual Percentage Yield	Minimum Balance to Earn Interest	Notes
Marathon National Bank Of New York	Interest Checking Account	\$1,000.00	Y	\$10.00	\$0.00	\$0.00	N/A	0.50%	\$2,500.00	
Maspeth Federal Savings And Loan Association	Interest Bearing Checking - N.O.W. Account	\$0.00	N	\$0.00	\$0.00	\$0.00	N/A	1.00%	\$1.00	
Melrose Credit Union	E-Z Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	N/A	0.25%	\$500.00	
Nara Bank	Money Market Account	\$2,500.00	N	\$10.00	\$0.00	\$10.00	6 transactions per month	.070% if between \$5,000 and \$25,000; 0.95% if above \$25,000	none	
New York Commercial Bank	Interest Checking Account	\$1.00	N	\$0.00	\$0.00	\$0.00	N/A	0.35%	\$1.00	This bank is a part of New York Community Bancorp, Inc.
NYNB Bank	NOW Account	\$2,000.00	N	\$10.00	\$0.00	\$0.35	\$2,000.00	0.20%	\$2,000.00	
Ponce De Leon Federal Bank	N.O.W. Account	\$1,000.00	N	\$0.00	\$10.00	\$0.50	\$1,000.00	1.01%	\$1,000.00	
Ridgewood Savings Bank	Checking with Interest	\$5,000.00	Y	\$3.00	\$0.00	\$0.00	N/A	0.75%	\$2,499.00	
Sovereign Bank	Free Interest Checking	\$0.00	N	\$0.00	\$0.00	\$0.00	N/A	0.10%	\$0.00	You have to use direct deposit if you want to have this account.

Interest Checking Accounts

Banks and Credit Unions	Account Name	Minimum Monthly Balance to Avoid Fee	Monthly Balance Based on Combined Average Balance	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Per Check Fee	Minimum Amount to Avoid Per Check Fee	Annual Percentage Yield	Minimum Balance to Earn Interest	Notes
Sterling National Bank	NOW Accounts	\$3,500.00	N	\$12.00	\$0.00	\$0.50	\$3,500.00	0.13%	\$3,500.00	This bank is part of Sterling Bancorp.
United Commercial Bank	Premium Checking	\$1,000.00	Y	\$0.00	\$12.00	\$0.00	N/A	0.18%	\$2,500.00	
Valley National Bank	NOW Checking	\$1,000.00	Y	\$9.00	\$0.00	\$0.00	N/A	0.10%	\$1,000.00	
Wachovia Bank	Crown Banking	\$5,000.00	Y	\$20.00	\$0.00	\$0.00	N/A	0.05%	\$5-\$10,000	If you use direct deposit, you can keep as little as \$4,000 in your account each month (instead of \$5,000).

N/A = Not Applicable

Lifeline or Basic Bank Accounts

Banks and Credit Unions	Account Name	Minimum Initial Deposit to Open an Account	Monthly Fee	Free Transactions Per Month	Fee Per Excess Transaction	Minimum Balance	Notes
Amalgamated Bank	Standard Personal Checking Account	\$0.00	\$0.00	unlimited	\$0.00	\$0.00	
Apple Bank For Savings *	Personal Checking	\$10.00	\$3.00	8	\$1.00	\$0.00	
Berkshire Bank, The	Free Checking	\$10.00	\$0.00	unlimited	\$0.00	\$0.00	
Capital One Bank	Basic Banking	\$0.00	\$3.00	8	\$0.35	\$0.00	
Carver Federal Savings Bank	Basic Lifeline Checking	\$10.00	\$3.00	10	\$0.50	\$0.00	
Cathay Bank *	Free Checking	\$10.00	\$0.00	unlimited	\$0.00	\$0.00	
Citibank *	Basic Checking	\$100.00	\$3.00	8	\$0.50	\$0.00	If you open this account online or over the phone, you do not need to put in a certain amount of money to open the account. Each month if you take out money more than 8 times, you are charged \$9.50.
Commerce Bank*	Consumer Checking	\$0.00	\$3.00	8	\$0.50	\$0.00	If you open this account with \$50 you get a debit card and checks.

Lifeline or Basic Bank Accounts

Banks and Credit Unions	Account Name	Minimum Initial Deposit to Open an Account	Monthly Fee	Free Transactions Per Month	Fee Per Excess Transaction	Minimum Balance	Notes
Cross County Federal Savings Bank	Free Checking	\$0.00	\$0.00	unlimited	\$0.00	\$0.00	
Dime Svgs. Bank Of Williamsburgh, The	Basic	\$0.01	\$3.00	8	\$1.00	\$0.00	
Emigrant Savings Bank	Basic Checking	\$25.00	\$3.00	12	\$6.00	\$0.00	If you don't keep any money in your account for 90 days the bank will close your account.
First American International Bank	Basic Banking//Checking	\$0.00	\$3.00	8	\$0.75	\$0.00	If can keep \$200 or more in your account you don't have to pay the fee the banks charge each month.
First Central Savings Bank *	Basic Checking	\$25.00	\$0.00	unlimited	\$0.00	\$0.00	
Flushing Savings Bank, FSB	Best Rate Checking	\$25.00	\$0.00	unlimited	\$0.00	\$0.00	You can earn interest with this account.
HSBC Bank USA *	Basic Banking	\$0.00	\$3.00	8	\$0.35	\$0.00	
Hudson Valley Bank	Basic Banking	\$0.00	\$3.00	8	\$0.35	\$0.00	
Lower East Side Peoples FCU *	Personal Share Draft (checking) Account	\$25.00	\$0.00	unlimited	\$0.00	\$0.00	
Manufacturers And Traders Trust Company (M&T Bank)	Basic Banking accounts	\$25.00	\$3.00	8	\$1.00	\$0.00	

Lifeline or Basic Bank Accounts

Banks and Credit Unions	Account Name	Minimum Initial Deposit to Open an Account	Monthly Fee	Free Transactions Per Month	Fee Per Excess Transaction	Minimum Balance	Notes
Maspeth Federal Savings And Loan Association *	Personal Demand Account	\$1.00	\$0.00	unlimited	\$0.00	\$0.00	
Melrose Credit Union	E-Z Checking	\$25.00	\$0.00	unlimited	\$0.00	\$0.00	You have to open a savings account to join this credit union. To open a savings account you must deposit \$25.00.
Montauk CU	Basic Checking Account	\$25.00	\$0.00	unlimited	\$0.00	\$0.00	You have to open a savings account to join this credit union. To open a savings account you must deposit \$25.00.
Nara Bank *	Basic NY Checking	\$25.00	\$3.00	12	\$0.50	\$0.00	
New York Community Bank *	Absolutely free	\$1.00	\$0.00	unlimited	\$0.00	\$0.00	This bank is a part of New York Community Bancorp, Inc.
Ridgewood Savings Bank *	Basic Checking	\$25.00	\$3.00	8	\$0.25	\$0.00	If you don't want to pay a fee every month you have to keep \$2,500 in your account each month.
Signature Bank	Basic Checking Account	\$0.00	\$3.00	8	\$1.50	\$0.00	
Sovereign Bank *	free checking	\$10.00	\$0.00	unlimited	\$0.00	\$0.00	

Lifeline or Basic Bank Accounts

Banks and Credit Unions	Account Name	Minimum Initial Deposit to Open an Account	Monthly Fee	Free Transactions Per Month	Fee Per Excess Transaction	Minimum Balance	Notes
Sterling National Bank *	Lifeline Checking Account or Basic Banking Accounts	\$25.00	\$3.00	8	\$0.50	\$0.00	This bank is part of Sterling Bancorp.
United Commercial Bank *	SmartOne Free Checking	\$25.00	\$0.00	unlimited	\$0.00	\$0.00	
Valley National Bank *	Basic Consumer Checking	\$25.00	\$3.00	8	\$0.50	\$0.01	
Victory State Bank	Basic banking account	\$10.00	\$3.00	12	\$1.00	\$0.00	
Washington Mutual Bank *	Personal checking	\$1.00	\$0.00	unlimited	\$0.00	\$1.00	

* These banks and credit unions are not supervised by the New York State Banking Department and do not have to offer a basic banking account.

Savings Accounts

Banks and Credit Unions	Minimum Monthly Balance to Avoid Fee	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Membership Fee	Minimum Initial Deposit to Open an Account	Annual Percentage Yield	Minimum Balance to Earn Interest or Dividends	Checking Account Required	Notes
Amalgamated Bank	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1%	None	N	
Apple Bank For Savings	\$500.00	\$4.00	\$0.00	\$0.00	\$100.00	0.25%	\$250.00	N	
Astoria Federal Savings And Loan Association - Statement Savings Account	\$500.00	\$5.00	\$0.00	\$0.00	\$500.00	0.40%	\$500.00	N	
Astoria Federal Savings And Loan Association-Passbook Savings Account	\$500.00	\$5.00 per quarter	\$0.00	\$0.00	\$500.00	0.40%	\$500.00	N	
Banco Popular North America	\$250.00	\$4.00	\$0.00	\$0.00	\$25.00	0.85%	None	N	
Bank Of America	\$300.00	\$3.00	\$0.00	\$0.00	\$25.00	0.20%	None	N	
Berkshire Bank, The	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	.45% (statement) .40% (passbook)	\$10.00	N	

Savings Accounts

Banks and Credit Unions	Minimum Monthly Balance to Avoid Fee	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Membership Fee	Minimum Initial Deposit to Open an Account	Annual Percentage Yield	Minimum Balance to Earn Interest or Dividends	Checking Account Required	Notes
Bethex Credit Union	\$0.00	\$0.00	\$0.00	\$15.00	\$10.00	1.00% (\$1.00-\$500); 1.25% (\$501 - \$1500); 1.50% (\$1501 - \$3000); 1.75% (\$3001 - \$4000); 2.00% (\$4000 - \$5000)	\$10.00	N	
Brooklyn Cooperative FCU	\$0.00	\$0.00	\$0.00	\$10.00	\$5.00	0.25%	\$5.00	N	\$5.00 is the smallest amount of money you need in your account to keep the account open.
Capital One Bank	\$300.00	\$3.00	\$0.00	\$0.00	\$50.00	0.25%	\$300.00	N	
Carver Federal Savings Bank - Passbook & Statement Savings	\$500.00	\$4.00	\$0.00	\$0.00	\$50.00	0.50%	\$300.00	N	
Cathay Bank	\$500.00	\$3.00	\$0.00	\$0.00	\$100.00	0.40%	\$500.00	N	
Chinatrust Bank U.S.A.	\$500.00	\$9.00	\$0.00	\$0.00	\$500.00	0.40%	None	N	

Savings Accounts

Banks and Credit Unions	Minimum Monthly Balance to Avoid Fee	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Membership Fee	Minimum Initial Deposit to Open an Account	Annual Percentage Yield	Minimum Balance to Earn Interest or Dividends	Checking Account Required	Notes
Citibank - E-Savings Account	\$1,500.00	\$9.50	\$0.00	\$0.00	\$500.00	1.75%	None	Y	If you open this account online or over the phone, there are no monthly fees, and you do not need to put in a certain amount of money to open the account or keep a certain amount of money in the account to avoid a fee.
Citibank - Ultmate Money Account	\$1,500.00	\$9.50	\$0.00	\$0.00	\$500.00	2.70%	None	Y	If you open this account online or over the phone, there are no monthly fees, and you do not need to put in a certain amount of money to open the account or keep a certain amount of money in the account to avoid a fee.
Citibank - Ultimate Savings Account	\$0.00	\$0.00	\$0.00	\$0.00	\$500.00	2.50%	None	N	If you open this account online or over the phone you do not need to put in a certain amount of money to open the account.
Citibank-Day-to-Day Savings	\$1,500.00	\$9.50	\$0.00	\$0.00	\$500.00	0.40%	None	N	If you open this account online or over the phone, there are no monthly fees, and you do not need to put in a certain amount of money to open the account or keep a certain amount of money in the account to avoid a fee.
Commerce Bank	\$100.00	\$4.00	\$0.00	\$0.00	\$1.00	0.25%	\$0.00	N	The bank gives you one year to save \$100 before they charge you a fee.

Savings Accounts

Banks and Credit Unions	Minimum Monthly Balance to Avoid Fee	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Membership Fee	Minimum Initial Deposit to Open an Account	Annual Percentage Yield	Minimum Balance to Earn Interest or Dividends	Checking Account Required	Notes
Cross County Federal Savings Bank	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	1.00%	\$100.00	N	
Dime Svgs. Bank Of Williamsburgh, The	\$500.00	\$4.00	\$0.00	\$0.00	\$1.00	0.40%	\$250.00	N	
Emigrant Savings Bank	\$500.00	\$2.00	\$0.00	\$0.00	\$100.00	1%	\$500.00	N	
First American International Bank - Statement & Passbook Savings	\$200.00	\$3.00	\$0.00	\$0.00	\$200.00	0.25% (\$0.00-\$10,000)	None	N	
First Central Savings Bank	\$250.00	\$3.00	\$0.00	\$0.00	\$250.00	0.50%	\$250.00	N	
Flushing Savings Bank, FSB	\$300.00	\$3.00	\$0.00	\$0.00	\$300.00	0.50%	\$100.00	N	

Savings Accounts

Banks and Credit Unions	Minimum Monthly Balance to Avoid Fee	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Membership Fee	Minimum Initial Deposit to Open an Account	Annual Percentage Yield	Minimum Balance to Earn Interest or Dividends	Checking Account Required	Notes
HSBC Bank USA - Regular Savings	\$500.00	\$3.00	\$0.00	\$0.00	\$1.00	0.10%	\$100.00	N	If you open this account over the phone, you are allowed to keep as little as \$200 in your account each month (instead of \$500).
Hudson Valley Bank - Statement and Passbook Savings	\$500.00	\$4.00	\$0.00	\$0.00	\$0.00	0.15%	\$500.00	N	
Jpmorgan Chase Bank	\$300.00	\$4.00	\$0.00	\$0.00	\$25.00	0.15%	None	N	
Lower East Side Peoples FCU	\$75.00	\$3.00	\$0.00	\$5.00	\$0.00	Doesn't Earn Interest	\$25.00	N	If you are younger than 18 or over 65 the bank does not charge you a fee each month. Each year you have to pay a \$5 membership fee.
Manufacturers And Traders Trust Company (M&T Bank)	\$250.00	\$5.00	\$0.00	\$0.00	\$25.00	1.01% (first year) 0.15% (Second Year)	\$1.00	N	They bank gives you one year to save \$250 before they charge you a fee.
Marathon National Bank Of New York - Passbook Savings	\$500.00 per quarter	\$6.00 per quarter	\$0.00	\$0.00	\$100.00	1.75%	\$100,000.00	N	

Savings Accounts

Banks and Credit Unions	Minimum Monthly Balance to Avoid Fee	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Membership Fee	Minimum Initial Deposit to Open an Account	Annual Percentage Yield	Minimum Balance to Earn Interest or Dividends	Checking Account Required	Notes
Marathon National Bank Of New York - Statement Savings	\$500.00	\$2.00	\$0.00	\$0.00	\$100.00	0.50%	\$500.00	N	
Maspeth Federal Savings And Loan Association	\$0.00	\$0.00	\$0.00	\$0.00	\$250.00	1.42%	\$250.00	N	The bank encourages you keep \$100 in your account.
Melrose Credit Union	\$0.00	\$0.00	\$0.00	\$1.00	\$25.00	2.52%	\$25.00	N	
Montauk Credit Union	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.50% (0.5%\$25 - \$4,999.99) 0.75% (\$5,000 - \$49,999.99)	\$25.00	N	
Nara Bank	\$500.00	\$5.00	\$0.00	\$0.00	\$100.00	0.50%	\$1.00	N	
Neighborhood Trust	\$50.00	\$3.00	\$0.00	\$10.00	\$0.00	0.35%	\$5.00	N	If you don't use your account for a year, the bank charges you \$5.00 every 3 months.
New York Commercial Bank	\$0.00	\$0.00	\$0.00	\$0.00	\$1.00	0.25%	\$1.00	N	This bank is a part of New York Community Bancorp, Inc.
New York Community Bank	\$500.00	\$3.00	\$0.00	\$0.00	\$500.00	0.40%	\$500.00	N	This bank is a part of New York Community Bancorp, Inc.

Savings Accounts

Banks and Credit Unions	Minimum Monthly Balance to Avoid Fee	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Membership Fee	Minimum Initial Deposit to Open an Account	Annual Percentage Yield	Minimum Balance to Earn Interest or Dividends	Checking Account Required	Notes
NYNB Bank	\$300.00	\$2.00	\$0.00	\$0.00	\$25.00	0.75	\$25.00	N	If you take out money more than 6 times per month, the bank charges you a \$1.00 fee every extra time you take out money.
Ponce De Leon Federal Bank- Passbook Savings	\$500.00	\$3.00	\$0.00	\$0.00	\$100.00	1.26%	\$500.00	N	
Ponce De Leon Federal Bank- Statement Savings	\$500.00	\$3.00	\$0.00	\$0.00	\$100.00	1.51%	\$500.00	N	
Ridgewood Savings Bank	\$100.00	\$3.00	\$3.00	\$0.00	\$100.00	1.25%	\$100.00	N	
Sovereign Bank - Passbook Savings	\$1,500.00	\$5.00	\$0.00	\$0.00	\$10.00	0.20%	\$10.00	N	
Sovereign Bank-Statement Savings	\$100.00	\$5.00	\$0.00	\$0.00	\$100.00	0.20%	\$100.00	N	
Sterling National Bank	\$500.00	\$4.00	\$0.00	\$0.00	\$100.00	0.25%	\$2,500.00	N	This bank is part of Sterling Bancorp.

Savings Accounts

Banks and Credit Unions	Minimum Monthly Balance to Avoid Fee	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Membership Fee	Minimum Initial Deposit to Open an Account	Annual Percentage Yield	Minimum Balance to Earn Interest or Dividends	Checking Account Required	Notes
United Commercial Bank	\$500.00	\$10.00 per quarter	\$0.00	\$0.00	\$100.00	0.30% (statement), 0.20% (passbook)	\$0.00	N	
University Settlement FCU	\$25.00	\$0.00	\$0.00	\$3.00	\$25.00	2%	\$12.00	N	You have to keep \$25 in your account or the bank will close it. This bank doesn't have checking accounts only savings accounts and loans. You have to pay a \$2.00 membership fee every 3 months. If you don't use your account, the bank charges you a 5.00 fee every 3 months.
Valley National Bank- Golden Statement & Passbook Savings	\$1,000.00	\$6.00	\$0.00	\$0.00	\$1,000.00	0.35%	\$100.00	N	
Valley National Bank- Regular Passbook	\$100.00	\$6.00	\$0.00	\$0.00	\$100.00	0.15%	\$100.00	N	
Valley National Bank- Regular Statement	\$100.00	\$6.00	\$0.00	\$0.00	\$100.00	0.15%	\$100.00	N	
Victory State Bank	\$500.00	\$1.50	\$0.00	\$0.00	\$0.00	0.60%	None	N	You have 3 months to save \$500 before the bank charges you a fee.

Savings Accounts

Banks and Credit Unions	Minimum Monthly Balance to Avoid Fee	Monthly Fee if Minimum Balance Not Met	Monthly Fee	Membership Fee	Minimum Initial Deposit to Open an Account	Annual Percentage Yield	Minimum Balance to Earn Interest or Dividends	Checking Account Required	Notes
Wachovia Bank	\$500.00	\$5.00	\$0.00	\$0.00	\$50.00	0.15% (\$0.00-\$9,999.00) 0.45% (\$10,000.00-\$24,999.00) 0.55% (\$25,000.00+)	None	N	You have 30 days to save \$500 before the bank charges you a fee.
Washington Mutual Bank-Statement Savings	\$300.00	\$4.00	\$0.00	\$0.00	\$4.00	0.25%	None	N	The bank doesn't charge a fee if you're 18 years or younger. If every month you can take at least \$5 from your checking and put it in your savings account you don't have to pay the \$4 fee.

Overdraft and Bounced Checks

Banks and Credit Unions	Overdraft Fee
Amalgamated Bank	\$25.00
Apple Bank For Savings	\$35.00
Astoria Federal Savings And Loan Association *	\$25.00
Banco Popular North America	\$30.00
Bank Of America*	\$20.00
Berkshire Bank, The	\$28.00
Bethex	\$20.00
Brooklyn Cooperative FCU	\$20.00
Capital One Bank	\$32.00
Carver Federal Savings Bank	\$30.00
Cathay Bank	\$20.00
Chinatrust Bank U.S.A.*	\$15.00
Citibank**	\$30.00
Commerce Bank	\$35.00
Cross Country Federal Savings Bank	\$25.00
Dime Svgs. Bank Of Williamsburgh, The	\$30.00
Emigrant Savings Bank	\$25.00
First American International Bank	\$20.00
First Central Savings Bank	\$25.00
Flushing Savings Bank, FSB	\$30.00
HSBC Bank USA	\$35.00
Hudson Valley Bank	\$37.50
Jpmorgan Chase Bank*	\$25.00
Lower East Side Peoples FCU	\$29.00
Manufacturers And Traders Trust Company *	\$18.00
Marathon National Bank Of New York	\$25.00
Maspeth Federal Savings And Loan Association	\$5.00
Melrose Credit Union	\$10.00
Montauk CU	\$20.00

Banks and Credit Unions	Bounced Check Fee
Amalgamated Bank	\$25.00
Apple Bank For Savings	\$35.00
Association	\$25.00
Banco Popular North America	\$30.00
Bank Of America	\$20.00
Berkshire Bank, The	\$28.00
Bethex	\$20.00
Brooklyn Cooperative FCU	\$20.00
Capital One Bank	\$32.00
Carver Federal Savings Bank	\$30.00
Cathay Bank	\$5.00
Chinatrust Bank (U.S.A.)	\$10.00
Citibank*	\$30.00
Commerce Bank	\$35.00
Cross Country Federal Saving Bank	\$25.00
Dime Svgs. Bank Of Williamsburgh, The	\$30.00
Emigrant Savings Bank	\$25.00
First American International Bank	\$20.00
First Central Savings Bank	\$10.00
Flushing Savings Bank, FSB	\$30.00
HSBC Bank USA	\$35.00
Hudson Valley Bank	\$37.50
Jpmorgan Chase Bank*	\$25.00
Lower East Side Peoples FCU	\$29.00
Manufacturers And Traders Trust Company	\$10.00
Marathon National Bank Of New York	\$25.00
Association	\$10.00
Melrose Credit Union	\$10.00
Montauk CU	\$20.00

Overdraft and Bounced Checks

Banks and Credit Unions	Overdraft Fee
Amalgamated Bank	\$25.00
Nara Bank***	\$17.00
Neighborhood Trust	\$20.00
New York Commercial Bank	\$30.00
New York Community Bank***	\$30.00
NYNB Bank	\$30.00
Ponce De Leon Federal Bank	\$30.00
Ridgewood Savings Bank	\$30.00
Signature Bank	\$20.00
Sovereign Bank	\$25.00
Sterling National Bank	\$35.00
United Commercial Bank	\$18.00
Valley National Bank	\$34.00
Victory State Bank	\$20.00
Wachovia Bank	\$35.00
Washington Mutual Bank****	\$34.00

*The overdraft fee listed here is charged the first time you take out more money than you have in your account. If you do it more than once the fee will get higher.

**As 5/1/08 the price will be \$34.

***The overdraft and bounced check fee is \$17 if you put the money you owe for the check you wrote in to your account. If you don't put the money in to your account, the fee is \$22.

****Washington Mutual gives members one free overdraft refund each year; so you don't have to pay the fee if you accidentally take out more money than you have one time during the year.

N/A = Not Applicable.

Banks and Credit Unions	Bounced Check Fee
Amalgamated Bank	\$25.00
Nara Bank**	\$17.00
Neighborhood Trust	\$20.00
New York Commercial Bank	\$30.00
New York Community Bank	\$30.00
NYNB Bank	\$10.00
Ponce De Leon Federal Bank	\$15.00
Ridgewood Savings Bank	\$30.00
Signature Bank	\$20.00
Sovereign Bank	\$25.00
Sterling National Bank	\$35.00
United Commercial Bank	\$18.00
Valley National Bank	\$34.00
Victory State Bank**	\$25.00
Wachovia Bank	\$35.00
Washington Mutual Bank	\$34.00

*As 5/1/08 the price will be \$ 34.

**The overdraft and bounced check fee is \$25 if you put the money you owe for the check you wrote in to your account. If you don't put the money in to your account, the fee is \$30.

Money Orders and International Wire Transfers

Banks and Credit Unions	Money Orders Fee
Amalgamated Bank	\$3.00
Apple Bank For Savings	\$4.00
Astoria Federal Savings And Loan Association	\$10.00
Banco Popular North America	\$4.00
Bank Of America	\$5.00
Berkshire Bank, The	\$2.50
Bethex	\$20.00
Bethex *	\$1.00-2.00
Brooklyn Cooperative FCU	\$1.00
Brooklyn Cooperative FCU	\$20.00
Capital One Bank**	\$0.00-\$10.00
Carver Federal Savings Bank	\$3.00
Cathay Bank	N/A
Chinatrust Bank U.S.A.	N/A
Citibank	\$5.00
Commerce Bank	\$4.00
Cross County Federal Savings Bank	\$2.00
Dime Svgs. Bank Of Williamsburgh, The	\$4.00
Emigrant Savings Bank	\$3.00
First American International Bank	\$5.00
First Central Savings Bank	\$5.00
Flushing Savings Bank, FSB	\$5.00
HSBC Bank USA	\$5.00
Hudson Valley Bank	\$5.00
Jpmorgan Chase Bank	\$5.00
Lower East Side Peoples FCU	\$1.50
Lower East Side Peoples FCU	\$29.00

Banks and Credit Unions	International Wire Transfers (outgoing) Fees
Amalgamated Bank	N/A
Apple Bank For Savings	\$40.00
Astoria Federal Savings And Loan Association	\$35.00
Banco Popular North America	\$40.00
Bank Of America	\$45.00
Berkshire Bank, The	\$40.00
Bethex	\$20.00
Bethex	\$35.00
Brooklyn Cooperative FCU	\$20.00
Brooklyn Cooperative FCU	\$40.00
Capital One Bank	\$50.00
Carver Federal Savings Bank	\$35.00
Cathay Bank	\$30.00
Chinatrust Bank U.S.A.	\$30.00
Citibank*	\$30.00 or \$40.00
Commerce Bank	\$35.00
Cross County Federal Savings Bank	\$40.00
Dime Svgs. Bank Of Williamsburgh, The	\$30.00
Emigrant Savings Bank	\$30.00
First American International Bank **	\$20.00
First Central Savings Bank	\$50.00
Flushing Savings Bank, FSB	\$50.00
HSBC Bank USA	\$30.00
Hudson Valley Bank	\$40.00
Jpmorgan Chase Bank***	\$40.00
Lower East Side Peoples FCU	\$29.00
Lower East Side Peoples FCU	\$35.00

Money Orders and International Wire Transfers

Banks and Credit Unions	Money Orders Fee
Manufacturers And Traders Trust Company	\$3.00
Marathon National Bank Of New York	\$5.00
Maspeth Federal Savings And Loan Association	\$0.00
Melrose Credit Union	\$10.00
Melrose Credit Union	N/A
Montauk CU	\$2.25
Montauk CU	\$20.00
Nara Bank	\$2.00
Neighborhood Trust	\$1.00
Neighborhood Trust	\$20.00
New York Commercial Bank***	\$3.00
New York Community Bank***	\$3.00
NYNB Bank	\$2.50
Ponce De Leon Federal Bank	\$3.00
Ridgewood Savings Bank	\$2.50
Signature Bank	\$5.00
Sovereign Bank	\$5.00
Sterling National Bank	\$10.00
United Commercial Bank	N/A
Valley National Bank	\$7.00
Victory State Bank	\$3.00
Wachovia Bank	\$5.00
Washington Mutual Bank	\$0.00

*Money orders up to \$500 are \$1 each. From \$501 to \$1,000 they are \$2.

**Cost depends on what kind of account you have.

***Money Orders less than \$1,000 cost \$3.00. If they are over \$1,000 they are free.

N/A = Not Applicable.

Banks and Credit Unions	International Wire Transfers (outgoing) Fees
Manufacturers And Traders Trust Company	\$30.00
Marathon National Bank Of New York	\$30.00
Maspeth Federal Savings And Loan Association	\$25.00
Melrose Credit Union	\$10.00
Melrose Credit Union	\$25.00
Montauk CU	\$20.00
Montauk CU	\$40.00
Nara Bank	\$18.00
Neighborhood Trust	\$20.00
Neighborhood Trust	\$35.00
New York Commercial Bank	\$35.00
New York Community Bank	\$35.00
NYNB Bank	\$45.00 or higher
Ponce De Leon Federal Bank	\$50.00
Ridgewood Savings Bank	\$25.00
Signature Bank	\$15.00
Sovereign Bank	\$35.00
Sterling National Bank	N/A
United Commercial Bank	\$30.00
Valley National Bank	\$35.00
Victory State Bank	\$25.00
Wachovia Bank	\$40.00
Washington Mutual Bank	\$0.00

*The fee is \$40 at the branch and \$30 online.

**Fee can change depending on what country you are sending the money to (for example, it is \$18 to send money to Singapore).

***If you wire money online it costs \$35.

Overdraft Protection

Banks and Credit Unions	Transfer Fee between Linked Accounts to Avoid Overdraft Fee
Amalgamated Bank	N
Apple Bank For Savings	N
Astoria Federal Savings And Loan Association	\$25.00
Banco Popular North America	\$5.00
Bank Of America	\$10.00
Berkshire Bank, The	\$5.00
Bethex	N
Brooklyn Cooperative FCU	\$3.00
Capital One Bank	N
Carver Federal Savings Bank	N
Cathay Bank	\$10.00
Chinatrust Bank U.S.A.	N
Citibank*	\$5.00
Commerce Bank	N
Cross County Federal Savings Bank	N
Dime Svgs. Bank Of Williamsburgh, The	N
Emigrant Savings Bank	N
First American International Bank	N
First Central Savings Bank	\$25.00
Flushing Savings Bank, FSB	N
HSBC Bank USA	N
Hudson Valley Bank	N
Jpmorgan Chase Bank	\$10.00
Lower East Side Peoples FCU	\$10.00
Manufacturers And Traders Trust Company	\$5.00

Banks and Credit Unions	Overdraft Protection Offered?
Amalgamated Bank	Y
Apple Bank For Savings	Y
Astoria Federal Savings And Loan Association	Y
Banco Popular North America	Y
Bank Of America	Y
Berkshire Bank, The	Y
Bethex	Y
Brooklyn Cooperative FCU	N
Capital One Bank	Y
Carver Federal Savings Bank	N
Cathay Bank	Y
Chinatrust Bank (U.S.A.)	Y
Citibank	Y
Commerce Bank	Y
Cross County Federal Savings Bank	Y
Dime Svgs. Bank Of Williamsburgh, The	Y
Emigrant Savings Bank	Y
First American International Bank	N
First Central Savings Bank	Y
Flushing Savings Bank, FSB	Y
HSBC Bank USA	Y
Hudson Valley Bank	Y
Jpmorgan Chase Bank	Y
Lower East Side Peoples FCU	Y
Manufacturers And Traders Trust Company	Y

Overdraft Protection

Banks and Credit Unions	Transfer Fee between Linked Accounts to Avoid Overdraft Fee
Marathon National Bank Of New York	N
Maspeth Federal Savings And Loan Association**	\$5.00
Melrose Credit Union	\$5.00
Montauk CU	\$5.00
Nara Bank	Depends
Neighborhood Trust	\$5.00
New York Commercial Bank	\$20.00
New York Community Bank	\$20.00
NYNB Bank	N
Ponce De Leon Federal Bank	N
Ridgewood Savings Bank	N
Signature Bank	N
Sovereign Bank	\$25.00
Sterling National Bank	\$20.00
United Commercial Bank	\$3.00
Valley National Bank	N
Victory State Bank	\$20.00
Wachovia Bank	\$10.00
Washington Mutual Bank	\$10.00

*As 5/1/08 the price will be \$10.

**This is only available with the statement savings account.

Banks and Credit Unions	Overdraft Protection Offered?
Marathon National Bank Of New York	Y
Maspeth Federal Savings And Loan Association	Y
Melrose Credit Union	N
Montauk CU	N
Nara Bank	Y
Neighborhood Trust	N
New York Commercial Bank	N
New York Community Bank	N
NYNB Bank	N
Ponce De Leon Federal Bank	Y
Ridgewood Savings Bank	Y
Signature Bank -Money Market Account	Y
Sovereign Bank	Y
Sterling National Bank	Y
United Commercial Bank	Y
Valley National Bank	Y
Victory State Bank	Y
Wachovia Bank	Y
Washington Mutual Bank	Y

Contact Information

Credit Unions	Phone Number	Website	Geographic Area Served
Bethex	1-718-299-9100	http://www.bethexfcu.org/	Bronx
Brooklyn Cooperative FCU	1-718-418-8232	WWW.BROOKLYN.COOP	Brooklyn
Lower East Side Peoples FCU	1-212-529-8197	https://lespeoples.org/	Lower East Side, Central Harlem
Melrose Credit Union	1-718-658-9800	http://www.melrosecu.org/index.asp	Open NYS Charter
Montauk CU	1-212-989-5200	http://www.montauk-cu.com/	Open NYS Charter
Neighborhood Trust	1-212-740-0900	http://www.cwcid.org/NTFCU.htm	West Harlem, Washington Heights
University Settlement FCU	1-212-453-4552	WWW.UNIVERSITYSETTLEMENT.ORG	Lower East Side

Banks	Phone Number	Website
Amalgamated Bank	1-212-823-8708	www.amalgamatedbank.com/
Apple Bank For Savings	1-914-902-2775	http://www.theapplebank.com/
Astoria Federal Savings And Loan Association	1-800-ASTORIA (278-6742)	www.astoriafederal.com
Banco Popular North America	1-800-377-0800	http://www.bancopopular.com
Bank Of America	1-800-432-1000	https://www.bankofamerica.com/index.jsp
Berkshire Bank, The	1-800-773-5601	https://www.berkshirebank.com/home.asp
Carver Federal Savings Bank	1-718-230-2900	http://www.carverbank.com/prod_and_ser/checking_personal.asp
Cathay Bank	1-800-922-8429	http://www.cathaybank.com/
Chinatrust Bank U.S.A.	1-212-385-9898 (Chinatown Branch)	http://www.chinatrustusa.com/
Citibank	1-800-627-3999	http://www.citigroup.com/citigroup/
Commerce Bank	1-888-751-9000	www.commerceonline.com
Cross County Federal Savings Bank	1-718-326-6300	http://www.crosscounty.com
Dime Svgs. Bank Of Williamsburgh, The	1-800-321-3463	http://www.dimewill.com/
Emigrant Savings Bank	1-888-364-4726	www.emigrant.com
First American International Bank	1-212-385-2626	N/A
First Central Savings Bank	1-866-400-FCSB (3272)	www.firstcentralsavings.com
Flushing Savings Bank, FSB	1-877-226-5873	www.flushingsavings.com
HSBC Bank USA	1.800.975.HSBC (4722)	http://www.hsbcusa.com
Hudson Valley Bank	1-212-571-9520	http://www.hudsonvalleybank.com/
Jpmorgan Chase Bank	1-877-682-4273	www.chase.com
Manufacturers And Traders Trust Company	1-800-724-2440	www.mandtbank.com/
Marathon National Bank Of New York	1-800-721-9516	www.mnbny.com
Maspeth Federal Savings And Loan Association	1-718- 335-1300	www.maspethfederal.com
Nara Bank	1-888-811-NARA (6272)	www.narabank.com

Contact Information

Banks	Phone Number	Website
New York Commercial Bank	1-800-535-2269	www.licb.com
New York Community Bank	1-800-394-2010	www.licb.com
Capital One Bank	1-877-694-9111	www.capitalonebank.com
NYNB Bank	1-718-401-6100	http://www.nynb.com/
Ponce De Leon Federal Bank	1-718-931-9000	www.poncedeleonbank.com
Ridgewood Savings Bank	1-212-327-0800 (Manhattan Branch)	www.ridgewoodbank.com
Signature Bank	1-866-sigline (744-5463)	www.signatureny.com
Sovereign Bank	1-877-SOV-Bank (768-2265)	www.sovereignbank.com
Sterling National Bank	1-212-757-3300	www.sterlingbancorp.com
United Commercial Bank	1-800-821-3899	www.ibankunited.com
Valley National Bank	1-800-522-4100	http://www.valleynationalbank.com/
Victory State Bank	1-718-815-1100	www.victorystatebank.com
Wachovia Bank	1-800-922-4684	www.wachovia.com
Washington Mutual Bank	1-800-788-7000	www.wamu.com